

First Home Owner Grant

Application Form and Lodgement Guide



Please read the 'Terms used' for explanations in completing the application

4 easy steps to claim your grant



01

Read lodgement guide

Important information to read before completing and submitting your application

02

Complete application form

Complete all relevant sections

03

Supply all supporting evidence

Please complete the checklist to ensure all required supporting documentation is attached

04

Lodge application

Submit to your approved agent or the SRO

your first home

Lodgement guide

Each applicant should read this information before completing and submitting the application form

Words shown in *italics* are explained on pages 8 and 9 (Terms used)

To apply

Applicants must:

- ☒ fully complete the application form and lodge with all relevant supporting documentation
- ☒ be a *natural person* (i.e. not applying as a company or trust), at least 18 years of age at the date of settlement or completion of construction
- ☒ ensure at least one *applicant* is an Australian citizen or a *permanent resident* at the date of settlement or completion of construction
- ☒ be buying or building a *home* for which the contract was signed on or after 1 July 2000, or building a *home* as an *owner builder* where building commenced on or after 1 July 2000
- ☒ be buying or building a home for which the purchase price of the property does not exceed the \$750,000 cap for eligible transactions which commenced on or after 1 January 2010
- ☒ ensure each person holding a *relevant interest* in the property is an *applicant*
- ☒ ensure at least one *applicant* will reside in the *home* as their *principal place of residence* for a continuous period of at least 12 months commencing within 12 months of completion of the *eligible transaction*
- ☒ lodge an application within 12 months of completion of the *eligible transaction*

Applicants and their spouse/partner must not:

- ☒ have previously received a First Home Owner Grant in any state or territory of Australia. If a grant was received but later paid back together with any penalty you may be entitled to reapply for the grant
- ☒ have previously owned or held a *relevant interest* in a *residential property* anywhere in Australia prior to 1 July 2000
- ☒ have occupied, for a continuous period of at least six months, a *residential property* in which they acquired a *relevant interest* on or after 1 July 2000 anywhere in Australia

How to lodge your application

You can lodge your application with:

- ☒ **the approved agent who is providing your finance**
A list of *approved agents* can be found at www.sro.vic.gov.au
If you require the grant for settlement or first draw down/progress payment, you must lodge your application with an *approved agent*.

- ☒ **the State Revenue Office (SRO)**
Refer to back page for address details.

NOTE: Applications cannot be lodged with the SRO until after the completion of the *eligible transaction*.

Supporting evidence



Proof of identity

If lodging with an **approved agent**:

Category 1

Each *applicant* and their *spouse/partner* must provide a Category 1 document.

Category 1 documents for **Australian citizens** are:

- A copy of an Australian birth certificate
- A copy of an Australian passport
- A copy of an Australian citizenship certificate

Category 1 document for **New Zealand citizens*** is:

- A copy of their current passport

Category 1 documents for **citizens of another country** are:

- A copy of their current passport
- A copy of evidence of their permanent residency or permanent residence visa

* New Zealand citizens must be living in Australia upon completion of the eligible transaction

NOTE: At least one *applicant* must be an Australian citizen or permanent resident at the date of settlement or completion of construction

Not applicable

If lodging with the **SRO**:

Each applicant and their *spouse/partner* must provide a document from each of the four categories (four documents per person). A single document cannot be used for more than one category.

Do not send original documents. Only send **copies**.

Category 1

Category 1 documents for **Australian citizens** are:

- A copy of an Australian birth certificate
- A copy of an Australian passport
- A copy of an Australian citizenship certificate

Under the Category 1 document for **New Zealand citizens*** is:

- A copy of their current passport **and**
- A copy of their movement record

Category 1 documents for **citizens of another country** are:

- A copy of their current passport
- A copy of evidence of their permanent residency or permanent residence visa

* **New Zealand citizens must be living in Australia upon completion of the eligible transaction. The movement record is to be supplied as evidence of this and can be obtained from the Department of Immigration.**

NOTE: At least one *applicant* must be an Australian citizen or permanent resident at the date of settlement or completion of construction

Details of the proof of identity information submitted in the application and contained on the copies of the preferred documents attached will be verified with the authorities which issued the original documents.

Category 2

Linkage between identity and person (photo and signature) – provide only **one** copy of the following:

- Current Australian driver's licence
- Current passport
- Current firearms licence
- Proof of Age card issued by Consumer Affairs (photo ID card)

Supporting evidence



If lodging with an **approved agent**:

Not applicable

Not applicable

Additional supporting evidence is required if any of the following applies to you:

If you are:

- Married – a copy of your marriage certificate
- Divorced – a copy of your divorce certificate
- Widowed – a copy of the death certificate of your spouse/partner
- Separated – a statutory declaration containing the following information about your former spouse/partner:
 - Their name
 - Their date of birth
 - Their current address (if known)
 - The date you were married or commenced your domestic relationship
 - The date you separated
 - A statement to the effect that you do not live together and have no intention of resuming your relationship

NOTE: Evidence of change of name is required if the name on any of the documents presented is different to the name of the applicant (e.g. change of name certificate, statutory declaration)

If lodging with the **SRO**:

Category 3

Evidence that each applicant and their spouse/partner reside in Australia – provide a copy for one of the following:

- Medicare card
- Current motor vehicle registration notice
- Current Centrelink or Department of Veterans Affairs card

Category 4

Evidence of each applicant and their spouse/partner's residential address – provide a copy for one of the following:

- Utilities document showing current residential address (e.g. bills for electricity, gas, water etc)
- Insurance policy showing current residential address

Additional supporting evidence is required if any of the following applies to you:

If you are:

- Married – a copy of your marriage certificate
- Divorced – a copy of your divorce certificate
- Widowed – a copy of the death certificate of your spouse/partner
- Separated – a statutory declaration containing the following information about your former spouse/partner:
 - Their name
 - Their date of birth
 - Their current address (if known)
 - The date you were married or commenced your domestic relationship
 - The date you separated
 - A statement to the effect that you do not live together and have no intention of resuming your relationship

NOTE: Evidence of change of name is required if the name on any of the documents presented is different to the name of the applicant (e.g. change of name certificate, statutory declaration)

Supporting evidence



Evidence relating to the transaction

A. Contract to purchase a new or off-the-plan home

If lodging with an **approved agent**, you must provide:

- A copy of the **exchanged** contract of sale, dated and signed by all parties

If lodging with the **SRO**, you must provide:

- A copy of the **exchanged** contract of sale, dated and signed by all parties, and
- A copy of the registered transfer of land form signed by all parties showing date duty paid or, a copy of the duty statement. If property acquired through "Unit Shares", please contact the SRO directly for requirements.

Further supporting evidence is required for the following:

Not applicable

Purchasing from a related or associated party:

- A copy of the registered stamped transfer of land form with the **Land Registry Victoria** registration number clearly shown, or a copy of the duty statement
- Evidence that the consideration has been paid by the applicant (e.g. provided copies of bank statements of both the vendor and applicant showing the payment [withdrawal and deposit of purchase money] at settlement and any loan agreement).

Not applicable

Nominee purchaser where you are a related or associated party to the named purchaser in the contract:

- Evidence that the consideration has been paid by the applicant (e.g. provide copies of mortgage, loan agreement, bank cheques and bank statements).

Purchasing from a deceased estate where the applicant is not related to the deceased person:

- Where you are not related to the deceased person and are not a beneficiary under the will of the deceased person, provide a statutory declaration confirming these details.

Purchasing from a deceased estate where the applicant is not related to the deceased person:

- Where you are not related to the deceased person and are not a beneficiary under the will of the deceased person, provide a statutory declaration confirming these details.

Supporting evidence



If lodging with an **approved agent**, you must provide:

Applications for the FHOG where the transaction is the result of a purchase from a deceased estate where the deceased is related to the applicant must be lodged directly with the SRO.

If lodging with the **SRO**, you must provide:

Where you are related to the deceased person or are a beneficiary under the will of the deceased person, provide the following:

- A copy of the will and grant of probate
- A copy of settlement statement for the estate
- Evidence of payment of consideration to the estate, and
- A copy of the stamped transfer of land form with the **Land Registry Victoria registration number** clearly shown or, copy of the duty statement

B. Contract to build a home

If lodging with an **approved agent**:

Provide a copy of the:

- Contract to *build* dated and signed by all parties

If lodging with the **SRO**:

Provide a copy of the:

- Contract to *build* dated and signed by all parties
- Title search showing the *applicant(s)* as the registered proprietor(s)
- Certificate of Occupancy

C. Owner builder

If lodging with an **approved agent**:

Provide a copy of the:

- Evidence of the date for laying of the foundations (receipts, notice of inspection)
- Certificate of Occupancy

If lodging with the **SRO**:

Provide a copy of the:

- Evidence of the date for laying of the foundations (e.g. receipts, notice of inspection)
- Certificate of Occupancy
- *Title search* showing the *applicant(s)* as the registered proprietor(s)
- Documentary evidence of the building costs incurred for the construction of the home. The evidence submitted must total an amount equal to or greater than the grant and must not include your own labour costs

When will the grant be paid?



The date the grant is paid depends on whether you are building or buying. It also depends on whether you are applying through an approved agent or the SRO. The following table details the various scenarios.

Purchase of a *new or off-the-plan* home

If lodging with an **approved agent**:

The grant will be paid at date of settlement

If lodging with the **SRO**:

Payment will be made to your nominated account by the SRO within 14 days of lodging your application. An application will only be considered after settlement

Contract to build

If lodging with an **approved agent**:

The grant will be paid at date of the first progressive payment

If lodging with the **SRO**:

Payment will be made to your nominated account by the SRO within 14 days of lodging your application. An application will only be considered after issue of the Certificate of Occupancy

Owner builder

If lodging with an **approved agent**:

The grant will be paid on receipt of the Certificate of Occupancy

If lodging with the **SRO**:

Payment will be made to your nominated account by the SRO within 14 days of lodging your application. An application will only be considered after issue of the Certificate of Occupancy

Terms contract

If lodging with an **approved agent**:

Applications for purchases under a terms contract must be made directly to the SRO

If lodging with the **SRO**:

Payment will be made to your nominated account by the SRO within 14 days of lodging your application. An application will only be considered after providing evidence of possession.

Payment of the First Home Owner Grant is subject to the written approval being made by the Commissioner of State Revenue.

Your application will be returned to you if not fully completed and the required supporting evidence is not attached.

When do I have to move in and for how long?



- At least one *applicant* must live in the *home* as their *principal place of residence* for **at least 12 continuous months** commencing within 12 months of *completion of the eligible transaction* (residency requirement).
- It is the responsibility of the *applicant* to satisfy the *Commissioner* that they have met the residency requirement. Applicants may be required to verify this later by providing evidence supporting their period of occupancy.
- Should you not meet the residency requirement, you must notify the SRO in writing within 14 days of the *notifiable event*, and repay the grant.



Terms used



Applicant

The person applying for a grant who, on completion of the purchase of a *home* or construction of a *new home*, will own or hold a *relevant interest* in the land on which the *home* is built.

Approved agent

An organisation approved by the SRO that is authorised to process applications for the First Home Owner Grant.

Commencement date of the eligible transaction

Date of contract to purchase or build a *home*, or for an owner *builder* it is the date the foundations commenced being laid.

Commissioner

Commissioner of State Revenue Victoria.

Completion of the eligible transaction

When the *applicant* is entitled to possession of the property under the contract, or the building is ready for occupation as a place of residence and (except for *terms contracts* and where a duty off-set is elected) the *applicant* is registered on the Certificate of Title.

Contract to build

A comprehensive building contract where a builder agrees to build a *home*, from the time the building starts to when it is finished and ready for occupation.

Consideration

Purchase price or cost of construction of the *home*.

Duty statement

Printable statement confirming that a transaction has been submitted to, and assessed by, the SRO. Available through the Duties Online system to approved users.

Eligible transaction

Contract for the purchase of a *new home*, *contract to build a home* or construct a *home* as an owner *builder* on or after 1 July 2013.

Home

A building, affixed to land, that may be lawfully used as a place of residence and is, in the *Commissioner's* opinion, suitable for use as a place of residence.

Natural person

A person (does not include a company or trust).

New home

A home which is being sold for the first time as residential premises, or a home that qualifies as 'a new residential premises' under section 40-75(1) of the *A New Tax System (Goods and Services Tax) Act 1999*, including a home which is purchased off the plan. (Refer to www.sro.vic.gov.au for further information).

Nominee purchaser

An *applicant* for the grant who was not a party to the contract of sale, but who was nominated by the purchaser to take a transfer of the property.

Notifiable event

When any part of the eligibility criteria is not met, the *applicant(s)* **must notify the Commissioner within 14 days** of the event.

An example would be where an *applicant* is not able to occupy the *home* as their *principal place of residence* within 12 months of *completion of the eligible transaction*.

Off the plan

A contract for the purchase of the *home* on a proposed lot in an unregistered plan of a subdivision of land.

Owner

A person who has a *relevant interest* in land on which a *home* is built.

Owner builder

An *owner* of land who builds a *home* or has a *home* built, on the land without entering into a *contract to build*.

Permanent resident

A person who holds a permanent residency visa under Section 30 of the *Migration Act 1958* (Cth) or a New Zealand citizen who is the holder of a special category visa under Section 32 of the *Migration Act 1958* (Cth).

Terms used



Related or associated party

A person is related to or associated with another party when:

- (i) one is the *spouse/partner* of the other, or
- (ii) they are related by blood, marriage or adoption, or
- (iii) they are a shareholder or director of the other party, being a company, or
- (iv) they are a beneficiary of a trust for which the other party is a trustee, or
- (v) the transaction is otherwise not at arm's length.

Relevant interest

A person with a *relevant interest* may be described as someone who will have a legal entitlement to occupy the *home* being bought or constructed. Usually this will be the person(s) registered as proprietor on the title. This commonly is an estate in fee simple. Other forms of interest are defined in the *First Home Owner Grant Act 2000*. Each person acquiring a *relevant interest* must be an *applicant* on the application form.

Residential property

Land in Australia on which there is a *home* which is lawfully occupied or suitable for occupation. This includes houses, townhouses, units, flats, duplexes, converted warehouses and fixed moveable homes.

Spouse/partner

A person is a spouse of another if they are legally married to each other. A person is a partner of another if they are in a domestic relationship regardless of gender.

SRO

State Revenue Office of Victoria.

Terms contract

A contract of sale where the purchaser has to make two or more payments (excluding the deposit) to the vendor after the contract is signed by all parties.

The *applicant* as the purchaser must be in possession under the contract and cannot be registered on title until the final payment is made to the vendor.

Title search

A search on the land which shows the names of the registered owners. A *title search* can be obtained from the Department of Sustainability and Environment, Land Victoria Office, at www.dse.vic.gov.au

Guide to completing the application

The First Home Owner Grant application form has eight sections. These sections must be completed as follows:

01 Eligibility criteria

Answer Questions 1 to 7 by ticking the relevant Yes or No box. The answers are designed to establish that the *applicant(s)* for the grant meets the eligibility criteria.

All persons with a *relevant interest* (refer to 'Terms used') in the property, and any *spouse/partner* of these persons, must be considered when answering these questions.

In exceptional circumstances, the *Commissioner* may use discretion relating to the eligibility criteria. Please contact the SRO for further information.

All decisions relating to the eligibility of an *applicant* are made by the *Commissioner*.

02 Applicant details

Detail the number of persons with a *relevant interest*. All persons who have, or will have, a *relevant interest* in the property must record their details in this section.

If there are more than two applicants, an additional application will need to be completed and attached.

If an *applicant* has a *spouse/partner*, there are two options. If your *spouse/partner* is an *applicant*, they must complete this section. If your *spouse/partner* is not an *applicant*, their details must be recorded within section 3.

Please nominate a postal address for correspondence to be sent on behalf of all applicants.

03 Spouse/partner details

This section must be completed by the *applicant* in relation to their *spouse/partner* who has not already been specified as an *applicant* in section 2. If this section is required to be completed the *spouse/partner* must complete the declaration in section 7.

04 Property and transaction details

Provide the current title (volume and folio numbers) details of the property. These can be obtained from the transfer of land form, a *title search* or the contract of sale. If unknown, enter the parent title details.

Provide the expected date of occupancy as owner of the home. Estimate this date if you are unsure. To be eligible for the grant at least one *applicant* must occupy the home as their *principal place of residence* for a continuous period of at least 12 months, commencing within 12 months of completion of the eligible transaction.

05 Payment details

Applicants must complete this section only if applying through the SRO. You must nominate an account to receive funds electronically (EFT). The account can belong to a person who is not an *applicant*.

Payment of the grant will be made into the nominated account. Provide details of the name of financial institution, account name, BSB, and account number. Failure to provide correct details will cause delays in payment of the grant.

06 Declaration by applicant

All applicants must read and understand all details on the application form before signing the declaration.

07 Declaration by spouse/partner

If an applicant's *spouse/partner* is not an *applicant*, they must read and understand all details on the application form before signing the declaration.

08 Supporting documentation checklist

Please supply the required documents with your application and tick off the documents attached. Failure to produce the required documentation may result in delays in processing.



Penalties

The SRO, as part of its role in administering the *First Home Owner Grant Act 2000*, conducts ongoing investigations to ensure that applicants comply with the conditions of the Act. If applicants receive the grant when they are not entitled, or do not comply with the residency requirement, penalties and interest may be imposed. The amount of any penalty which may apply is dependant on the circumstances of each case and is in addition to having to repay the grant. In some circumstances the penalty applied is equal to the amount of the grant received.

Making a false or misleading statement in, or in connection with, this application

It is an offence for a person to make a false or misleading statement in or in connection with an application for a grant. If it is determined that a person has made such a statement, then they may be prosecuted.

All applications undergo a rigorous review where applicants are checked for former home ownership in Victoria and interstate. Other checks into *spouse/partner* status, council records, title details and finance particulars are undertaken on a routine basis.

helping open the door to your first home

Further information

Web www.sro.vic.gov.au
Email contact@sro.vic.gov.au
Phone 13 21 61
Fax 03 9628 6851
Mail State Revenue Office
GPO Box 1641
MELBOURNE VIC 3001
or DX 260090 Melbourne

Help in community languages is available